

In re:
Diana Lyn Saporito
Debtor

Case No. 22-11212-SC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0973-8
Date Rcvd: Nov 07, 2022

User: admin
Form ID: 318a

Page 1 of 2
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2022:

Recip ID	Recipient Name and Address
db	+ Diana Lyn Saporito, 3039 Club House Circle, Costa Mesa, CA 92626-3558
41239851	+ Bank of America, P.O. Box 660861, Dallas, TX 75266-0861
41239855	+ Bayview Property Management, 7306 Melrose Street, Buena Park, CA 90621-3226
41239865	County of Orange, c/o Treasurer-Tax Collector, P.O. Box 4515, Santa Ana CA 92702-4515
41239858	+ Discover Bank, P.O. Box 30416, Salt Lake City, UT 84130-0416
41239863	+ MUFG UNBK NA, 400 California Street, San Francisco, CA 94104-1302
41239864	+ Nelson & Kennard, 5011 Dudley Blvd Bldg 250, McClellan, CA 95652-1020
41239872	US Bank, P O Box 106, Saint Louis, MO 63166
41239869	+ Union Bank, P.O. Box 488, Lake Odessa, MI 48849-0488

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: FTHCASEY.COM	Nov 08 2022 05:33:00	Thomas H Casey (TR), 26400 La Alameda, Suite 210, Mission Viejo, CA 92691-8578
smg	EDI: EDD.COM	Nov 08 2022 05:33:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Nov 08 2022 05:33:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
41239852	+ EDI: BANKAMER.COM	Nov 08 2022 05:33:00	Bank of America, P O Box 982238, El Paso, TX 79998-2238
41253966	^ MEBN	Nov 08 2022 00:35:27	Bank of America, c/o Hunt & Henriques, 7017 Realm Drive, San Jose, CA 95119-1321
41239853	+ EDI: BANKAMER.COM	Nov 08 2022 05:33:00	Bank of America, 1825 E Buckeye rd, Phoenix, AZ 85034-4216
41239854	+ EDI: TSYS2	Nov 08 2022 05:33:00	Barclays Bank Delaware, P O Box 8803, Wilmington, DE 19899-8803
41239856	EDI: CAPITALONE.COM	Nov 08 2022 05:33:00	Capital One Bank, P.O. Box 85015, Richmond, VA 23285
41239857	+ EDI: CAPITALONE.COM	Nov 08 2022 05:33:00	Capital One Bank USA, P O Box 30281, Salt Lake City, UT 84130-0281
41239859	+ EDI: IRS.COM	Nov 08 2022 05:33:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
41239860	EDI: JPMORGANCHASE	Nov 08 2022 05:33:00	JPMCB Card, P O Box 15298, Wilmington, DE 19850
41239861	Email/Text: PBNCNotifications@peritusservices.com	Nov 08 2022 00:38:00	Kohls/Capone, N56 Ridgewood Drive, Menomonee Falls, WI 53051

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41239862	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 08 2022 00:38:00	Midland Credit Management Inc, 320 East Big Beaver, Troy, MI 48083-1271
41239866	+ EDI: RMSC.COM	Nov 08 2022 05:33:00	Syncb/ Amazon Plcc, P O Box 965015, Orlando, FL 32896-5015
41239867	+ EDI: RMSC.COM	Nov 08 2022 05:33:00	Syncb/ Chevron Plcc, P O Box 965015, Orlando, FL 32896-5015
41239868	+ EDI: WTRRN BANK.COM	Nov 08 2022 05:33:00	TD Bank Usa/Target Credit Card, P O Box 1470, Minneapolis, MN 55440-1470
41239871	+ EDI: LCIUPSTART	Nov 08 2022 05:33:00	Upstart Network Inc, 2950 South Delaware Street, San Mateo, CA 94403-2580
41239870	+ EDI: LCIUPSTART	Nov 08 2022 05:33:00	Upstart/Finwise, P.O. Box 1503, San Carlos, CA 94070-7503
41239873	+ EDI: WFFC2	Nov 08 2022 05:33:00	Wells Fargo Bank, P O Box 94435, Albuquerque, NM 87199-4435
41239874	+ EDI: WFFC2	Nov 08 2022 05:33:00	Wells Fargo Card Service, P O Box 14517, Des Moines, IA 50306-3517

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 09, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2022 at the address(es) listed below:

Name	Email Address
Benjamin Heston	on behalf of Debtor Diana Lyn Saporito bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
Thomas H Casey (TR)	msilva@tomcaseylaw.com thc@trustesolutions.net
United States Trustee (SA)	ustregion16.sa.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	<u>Diana Lyn Saporito</u>	Social Security number or ITIN	xxx-xx-0470
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Central District of California			
Case number: 8:22-bk-11212-SC			

Order of Discharge – Chapter 7

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Diana Lyn Saporito
aka Diana L Erickson

[include all names used by each debtor, including trade names, within
the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 11/7/22

Dated: 11/7/22

By the court: Scott C Clarkson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

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For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.